Certificate Number: 03088-PAE-DE-030708535

Bankruptcy Case Number: 18-10491



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 12, 2018, at 10:41 o'clock PM CDT, Christopher S Friend completed a course on personal financial management given by internet and telephone by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: March 12, 2018 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor